

Information to identify the case:

Debtor 1

Jason Bowers

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8680

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-10237-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Bowers

7/14/23**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason Bowers
Debtor

Case No. 19-10237-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 14, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db	+ Jason Bowers, 808 A Atlantic Avenue, Point Pleasant Beach, NJ 08742-2914
517954198	ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350
517954197	+ AT&T Direct TV, Attn: IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378
517954201	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517954202	+ CCC&B, PO Box 336, Raritan, NJ 08869-0336
517954203	Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
517954210	Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
517954212	+ MCOC-Meridian Health Systems, Attn: CCC&B, PO Box 1750, Whitehouse Station, NJ 08889-1750
517954213	+ Medical Payment Data, Attn: Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
517954215	Meridian Pediatric Associates, PO Box 416768, Boston, MA 02241-6768
517954218	NJ Natural Gas, PO Box 11743, Newark, NJ 07101-4743
517984111	+ NJ Natural Gas, 1415 Wykoff Rd., POB 1378, Wall, NJ 07719-1378
517954216	+ National Capital Management, Attn: Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914
517954219	Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
517954220	+ Pendrick Capital Partners, Attn: Transworld Systems, 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
517954221	+ Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425
517954223	Point Pleasant-Brick Radiology, PO Box 3131, Point Pleasant Beach, NJ 08742-6131
517954227	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267
517954228	Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
517954230	Trident Asset Managment, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022-2000

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Jul 15 2023 00:52:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
517954199	+ EDI: CAPIO.COM	Jul 15 2023 00:52:00	AssetCare, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
517954205	EDI: CAPIO.COM	Jul 15 2023 00:52:00	CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517954204	+ EDI: CAPIO.COM	Jul 15 2023 00:52:00	CF Medical LLC, Attn: Capio Partners, 2222

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				Texoama Pkwy Ste 150, Sherman, TX 75090-2481
517954207	EDI: COMCASTCBLCENT			
		Jul 15 2023 00:52:00		Comcast, PO Box 1577, Newark, NJ 07101-1577
519471087	+ EDI: AISACG.COM			
		Jul 15 2023 00:52:00		Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517954209	Email/Text: BankruptcyEast@firstenergycorp.com			
		Jul 14 2023 21:00:00		JCP&L, PO Box 3687, Akron, OH 44309-3687
518069032	+ Email/Text: BankruptcyEast@firstenergycorp.com			
		Jul 14 2023 21:00:00		JCP&L, 101 Crawfords Corner Rd., Bldg. # 1, Ste. 1-511, Holmdel, NJ 07733-1976
517954214	Email/Text: Meridianbankruptcy@hackensackmeridian.org			
		Jul 14 2023 21:01:00		Meridian Health PT Payment, PO Box 417140, Boston, MA 02241-7140
517954217	+ EDI: NAVIENTFKASMSERV.COM			
		Jul 15 2023 00:52:00		Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
518005334	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org			
		Jul 14 2023 20:59:00		Navient Solutions, LLC on behalf of, Great Lakes Higher Education Guaranty Co, GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
518102989	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org			
		Jul 14 2023 20:59:00		Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
517954646	+ EDI: RECOVERYCORP.COM			
		Jul 15 2023 00:52:00		Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518030338	Email/Text: perituspendrick@perituservices.com			
		Jul 14 2023 20:59:00		Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518119956	EDI: PRA.COM			
		Jul 15 2023 00:52:00		Portfolio Recovery Associates, LLC, c/o Santander Consumer Usa, Inc., POB 41067, Norfolk VA 23541
518048507	EDI: Q3G.COM			
		Jul 15 2023 00:52:00		Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517954224	Email/Text: enotifications@santanderconsumerusa.com			
		Jul 14 2023 21:00:00		Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
517954225	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com			
		Jul 14 2023 21:01:00		Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
517954226	+ Email/Text: bankruptcy@sw-credit.com			
		Jul 14 2023 21:00:00		Southwest Credit System, 4120 International Parkway, Carrollton, TX 75007-1958
518121021	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com			
		Jul 14 2023 21:01:00		U.S. Bank N.A. et al, c/o Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517954233	EDI: VERIZONCOMB.COM			
		Jul 15 2023 00:52:00		Verizon, PO Box 920041, Dallas, TX 75392-0041
517954232	EDI: VERIZONCOMB.COM			
		Jul 15 2023 00:52:00		Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
TOTAL: 24				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517954200	*+	AssetCare, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
517954206	*+	CF Medical LLC, Attn: Capio Partners, 2222 Texoama Pkwy Ste 150, Sherman, TX 75090-2481
517954208	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517954222	*+	Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425
517954229	*	Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
517954231	*	Trident Asset Managment, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022-2000
517954211	##+	KML Law Group, 216 Haddon Avenue, #406, Westmont, NJ 08108-2812

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TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates, Series 2006-FRE1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
James J. Cerbone	on behalf of Debtor Jason Bowers cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates, Series 2006-FRE1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7